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ABSTRACT

This competency-based preservice home economics teacher education module on low income housing is the first in a set of three modules on housing in economically depressed areas. (This set is part of a larger set of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objective and overview, four units of instruction are presented: (1) life-styles and low-income housing (with a lesson on low-income shelter and its possible impact on life style), (2) strengths and limitations of diverse low-income housing (with a lesson on low-income housing), (3) social conditions (with a lesson on social influences on shelter), and (4) landlord tenant responsibilities (with a lesson on landlord-tenant relations). Each unit includes the unit objective and overview. Lessons contain narrative summaries, suggested activities and resources, and a progress test. Appended are comparative elements of federally assisted housing programs; shelter journals and periodicals; characteristics of high and low cost public housing families; and some physical and visual attributes of the housing bundle. A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (CT)

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ECONOMICALLY DEPRESSED AREAS STRAND:

HOUSING

MODULE III-B-1 LOW-INCOME HOUSING

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1978

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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MATCHE PROJECT

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LOW-INCOME HOUSING

Module Objective

The MATCHE student will be able to describe the types of shelter which may be available for low-income families and will be able to relate the various factors which affect the housing alternatives for individuals and families.

Module Overview

Finding suitable housing within the budget of a low-income family has historically been a problem and is a contemporary crisis. This module deals with identifying the availability of such housing and the various factors which affect the housing alternatives for low-income individuals and families. This module is divided into the following units:

Unit 1: Life Styles and Low-Income Housing

Unit 2: Strengths and Limitations of Diverse Low-Income Housing

Unit 3: Social Conditions and Processes Affecting Housing

Unit 4: Landlord-Tenant Responsibilities

In addition to the suggested resources at the end of this module, please refer to the extensive bibliography located in the Consumer Strand Module: Procedures for Selecting Housing.

UNIT 1

LIFE STYLES AND LOW-INCOME HOUSING

Objectives

The MATCHE student will be able to describe specific conditions affecting the life styles of individuals and families living in subsidized, public,or designated low-cost housing by identifying a minimum of two factors related to each of the following: high density, noise, safety and security, external regulations, recreation, transportation, sanitation, privacy, dilapidation and neighborhood cohesiveness, and other relevant criteria based on personal on-site visits and contact with appropriate governmental agencies.

The MATCHE student will be able to identify the available housing programs or low-income housing available within a specific community and will be able to delineate the eligibility requirements for each. The student will then develop a hypothetical low-income family or use an anonymous case study of a family that would meet minimum requirements for this housing. She or he will indicate possible alternatives or solutions for families which do not meet the minimum requirements.

Overview

The purpose of this unit is to identify the various conditions affecting the life styles of individuals or families living in low-cost housing, to identify various low-cost housing available, and to determine what makes an individual or family eligible for this housing. All references to an economically depressed area will be based on the EDA definition found in the California five-year state plan for vocational education.

Lesson: Low-Income Shelter and Its Possible Impact on Life Style

Narrative Summary

Low-income neighborhoods are frequently referred to as slums or ghetto areas.

A slum is a place of physical decay and social disorganization; a ghetto is a place where people of a certain color, nationality, or religion are confined (Canty:6).

Qualities often absent in the inhabitants of these areas are hope, dignity, and self-esteem. The list may be expanded or contracted as you explore the diverse nature of low-income housing facilities and their tenants.

Donald Canty states in A Single Society, "Elimination of slums does not mean bulldozing these neighborhoods and deporting their residents. It means eliminating decay and creating a human environment, working to cure social ills and substituting choice for confinement" (Canty:6).

James W. Rouse, a Baltimore mortgage banker and developer who built a new community in Columbia, Maryland, said once that the planning of Columbia was based on a simple question: What kind of community would encourage a child living in it to attain maximum growth as a human being? (Canty:109)

It is agreed by major experts that the crucial element is the everyday environment. Shelter that is safe, sanitary and protective is needed.

The narrative summary, activities, and resources are designed to increase your awareness of low-income life styles and to enable you to determine correlations between low-income life styles, human potential, and available shelter.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Read and make a brief outline of Donald Canty's A Single Society: Alternatives to Urban Apartheid. Make special notes of conditions you should look for in field observations or interviews.

2. Skim Anthony Downs' Opening Up the Suburbs, making notes of key issues.
   a. Review articles and current court cases relating to the April 1976 Supreme Court decision requiring that HUD funds no longer be used to perpetuate neighborhood and school segregation.
   b. Search for evidence where public assisted funds are being used to build low-income housing in the suburbs.

   Note: Both of the above books are pivotal early works calling for an end to the two societies referred to in the Kerner Report, "one black and one white. . .separate and unequal."

3. Read and abstract Lee Rainwater's article "Fear and the House-as-Haven in the Lower Class," People and Buildings.

4. Review "The Nature of Housing and Its Implications for the Welfare of the Black Child" found in the Appendix of Consumer Module entitled Selecting Housing.

5. Read and abstract Chapter 4 "The Anatomy of Poverty," and Chapter 5, "The Poor," in Poverty in Affluence.

6. After completing the background research, you will be ready to visit selected low-income housing in your community or adjacent towns. Remember to clear all visitations with your instructor.
   a. Refer to the Federally-Assisted Housing Program chart found in Appendix A.
   b. Identify five projects that fall into one or more of the programs.
      Note: Type of program
      Number of units
      Density
      Manager's name, address, telephone number
   c. Chart the location of each development on a local map. (It is suggested that you use the same map charted for community resources in Consumer Modules entitled Consumer Use of the Community and Procedures for Selecting a Community, if you have completed these Modules.)
   d. Schedule an on-site visitation of two different types of low-income units. One may be conventional housing without public assistance. Evaluate each housing element using the following criteria.
      1) Location:
         proximity to freeways, train tracks, flight patterns
         community resources
         schools
         shopping
      2) Safety, security, and sanitation
      3) Project regulations and opportunities or limitation of personal improvement or personalization
      4) Recreation
      5) Public transportation
      6) Density and presence or absence of privacy
      7) Neighborhood cohesiveness
      8) Dilapidation and blight
      9) Maintenance of dwellings and grounds

7. After a complete site visitation, interview the manager and develop a typical occupant family profile.
   a. What are the requirements for residency?
   b. How long is the waiting list?
   c. Identify, if possible, alternatives, if any, for tenants who do not meet the residency requirements.

Suggested Resources

Altman, Irwin. The Environment and Social Behavior. Monterey, California: Brooks/Cole Publishing Company, 1976.

Canty, Donald. A Single Society. New York: F.A. Praeger Publishers, 1969.

Downs, Anthony. Opening Up the Suburbs. Connecticut: Yale University Press, 1973.

Freedman, Jonathan. Crowding and Behavior. New York: Viking Press, 1975.

Jones, Shirley J. "The Nature of Housing and Its Implications for the Welfare of Black Children," Journal of the National Association of Black Social Workers, 3 (Summer, 1973), 22-25.

Rainwater, Lee. "Fear and the House-as-Haven in the Lower Class," People and Buildings. Ed. Robert Gutman. New York: Basic Books, 1972.

Will, Robert E., and Harold G. Vatter, eds. Poverty in Affluence. 2d ed. New York: Harcourt, Brace and World, 1970.

Progress Test

Based on your research, observations, and interviews, write a brief analysis(two to three typed pages) summarizing characteristics of low-income life styles in the low-income shelter available in your selected research community. Recognize your observations should be supported with all evidence available to you and that the conclusions are limited to your perception of the available data at a given point in time.

Your life style analysis may be used as a portion of the Progress Test small group assignment for Unit 2.

UNIT 2

STRENGTHS AND LIMITATIONS OF DIVERSE LOW-INCOME HOUSING

Objective

The MATCHE student will be able to assess the effectiveness and the multiple causes for the success or failure of low-income housing units based on on-site observations and contacts with residents, or managers and overseeing agencies of housing units representing a minimum of three different communities in which the following dwellings are observed. (Some forms may not be available in your community.)

Single family dwelling
Multifamily not exceeding twenty units
Multifamily exceeding three stories or fifty units
Dwellings inhabited one to two years
Dwellings inhabited two to five years
Dwellings inhabited more than fifteen years
Low-to moderate-income working tenant complex

Overview

The purpose of this unit is to identify the strengths and the limitations of low-income housing. Comparisons of a variety of housing programs will highlight differences in living accommodations, grounds, recreation, maintenance, management, tenants' profile, and neighborhood cohesiveness characteristic of many economically depressed areas.

Lesson: Low-Income Housing

Narrative Summary

Lola Irelan in her work Low Income Life Styles emphasizes the importance of "the need to know and understand what life looks like from the botton of society," if we are to make any headway in our attempt to alleviate poverty and economic dependency (Irelan:1).

One can hope to induce change and improvement in a low-income community only if there is an understanding of the existing situation and the variables contributing to the status quo. The narrative, resources, and activities in this unit are designed to expose you

to a variety of low-income housing options found in EDA areas. The quantity and quality of low-income shelter has reached a critical level. Your previous unit exploration of low-income life styles will aid in increasing your awareness of shelter needs for a variety of tenants. Cultural differences, language barriers, lack of employment, large numbers of children, single heads of households, and physical, mental, and emotional handicaps may be decisive factors limiting the shelter choices of many potential occupants of low-income housing.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Using the list of journals found in Appendix B, abstract at least one article written within the last two years on each of the following topics:
   a. low-income housing for the elderly
   b. low-income facilities as they relate to children
   c. Self Help housing
   d. minority housing
   e. migrant housing
   f. urban ghetto housing
   g. rural redevelopment and rehabilitation housing programs

   Abstracts should be submitted in a manner agreed upon by your instructor.

2. Contact your nearest Self Help Enterprises office or consult your home economics department housing files for current literature on the Self Help Enterprises approach to low-income housing. The following pamphlets are suggested for your reading.

   a. Self Help Enterprises
   b. The Story of Self Help Enterprises, by Richard Urwin
   c. California Farm Worker Housing

3. If it is geographically feasible, visit a Self Help housing neighborhood. Write a brief summary of your observations and interviews with tenants.

4. Contact your local housing authority and local private agencies managing and leasing low-income shelter. Based on their recommendations, visit at least two different forms of low-cost shelter. Depending on the number of class members, the following unit may be divided to get a broad survey of many shelter forms.

   (Your visit should be cleared with your instructor and prearranged with the manager to allow for a guided tour of the facilities, an interview with the manager, and an interview with housing staff and tenants, if feasible.)

a. Obtain a copy of the regulations application blank and rental requirements for eligibility.

b. If it is not invading tenants' privacy, photograph the shelter. An empty unit may be most accessible.

c. Based on research, observation, interview, and management process, compose a complete analysis of the qualifications, strengths, and limitations of each facility visited. The table "Some Physical and Visual Attributes of the Housing Bundle" (Appendix D) may be used as a guideline for analysis.

5. Contact shelter related agencies mentioned above and related shelter departments in your college or university to locate possible visuals, slides, tapes, etc., that may feature a cross-section of low-income shelter in this country.

Suggested Resources

Irelan, Lola M., ed. Low-Income Life Styles. Washington, D.C.: U.S. Department of Health Education and Welfare, 1969.

Pynoos, Jon, Robert Schafer, and Chester W. Holman, eds. Housing Urban America. Chicago: Aldine Publishing Company, 1973.

Self Help Enterprises. California Farm Worker Housing. Visalia, California: Self Help Enterprises, 1975.

Self Help Enterprises. Horizons on Display Project 1976. See Appendixes 1A, 2A.

Urwin, Richard. The Story of Self Help. Visalia, California: Self Help Enterprises, 1974.

Progress Test

For a small group seminar each student should prepare a ten-minute presentation on one of the facilities visited and evaluated. See the unit overview for key topics to be included.

UNIT 3

SOCIAL CONDITIONS AND PROCESSES AFFECTING HOUSING

Objectives

The MATCHE student will write an essay evaluating the impact of four or more of the following items as they alter a family housing situation and quality of life.

- Segregation
- Urban renewal
- Child care and recreational and education facilities and quality
- Neighborhood renewal
- Block busting
- Red lining
- Neighborhood deterioration
- Neighborhood Alert, neighborhood council, and neighborhood cohesiveness
- Crime, vandalism, and fear

The student will determine characteristics of individuals or families with the greatest need for public assisted housing.

Overview

The purpose of this unit is to describe the various social conditions which affect a family's housing situation and to describe how these processes affect individuals and communities. You will also explore the advantages and/or disadvantages of these conditions and processes.

Lesson: Social Influences on Shelter

Narrative Summary

A variety of social conditions and processes affects the possibility of finding shelter satisfaction in an economically depressed area. The activities in this unit are designed to sensitize you to the societal factors which contribute to the conditions and existence of ghettos, slums, and other low-income shelter. The neophyte student in shelter is exposed to numerous myths on the low-income tenant. Popular theories lead one to believe the tenant will always be on welfare (particularly Aid to Families with Dependent Children), black, a single parent, or have little desire for employment or self-improvement--and the myths go on. The Fresno (California) Housing Authority in December 1975 conducted a research experiment to determine the characteristic

of a "high cost" or "high risk" family in public assisted housing. The only variable found to have statistical significance was families with large numbers (three or more) children. The results of this survey may be found in Appendix C. The findings of the Fresno Housing Authority were replicated in a study by the Urban Institute. Planning for large numbers of children in a healthy, nuturing human environment appears to be a serious problem needing attention. The following activities will expose you to the monumental barriers blocking the creation of a "human"shelter.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Develop a composite definition of each of the following by using two or more major housing journals or books. Footnote your definition.

   a. segregation
   b. urban renewal
   c. child care, and recreational and education facilities and quality
   d. neighborhood renewal
   e. block busting
   f. red lining
   g. neighborhood deterioration
   j. Neighborhood Alert, neighborhood council, and neighborhood cohesiveness
   i. crime, vandalism, and fear

2. Write a three to five page typed critical essay on four or more of the above social conditions or processes. Document your essay with research from a minimum of five periodicals dealing with the topic and current related legislation if applicable.

3. Based on your reading and research thus far, write a brief essay on the characteristics of individuals and families in greatest need of low-cost housing, public or privately financed.

4. After review of the Federally Assisted Programs listed in Appendix A, which of the above tenants do you feel would be able to negotiate their own lease under Section 8?

Suggested Resources

Mayer, Robert R. Social Planning and Social Change. Englewood Cliffs, New Jersey: Prentice-Hall, 1972.

Sommer, Robert. Tight Spaces. Englewood Cliffs, New Jersey: Prentice Hall, 1974.

Ward, Colin (ed.). Vandalism. New York: Van Nostrand Reinhold, 1973.

Progress Test

Your essays will serve as the progress test for this unit. Upon successful completion, proceed to Unit 4.

UNIT 4

LANDLORD-TENANT RESPONSIBILITIES

Objectives

The MATCHE student will compile a list of landlord-tenant rights and responsibilities and will develop a promotional program to inform families and individuals from economically depressed areas of these rights and responsibilities. The program will include resources for assistance in enforcing these rights and responsibilities and will meet approval of a panel of landlords and tenants.

The MATCHE student will compare the management maintenance approach in the low-income development (1) considered to be effective and (2) considered to be ineffective.

Overview

The purpose of this unit is to identify landlord-tenant rights and responsibilities, and to determine how best to inform low-income individuals and families of these rights and responsibilities. You will investigate the various problems that arise from landlord-tenant relationships. You will become aware of the importance of successful management in housing developments.

Lesson: Landlord-Tenant Relations

Narrative Summary

It has long been the contention of the National Association of Housing and Redevelopment Officials (NAHRO) and individuals knowledgeable about low-income housing that the success or failure of low-income shelter facilities is often due to management. It becomes the responsibility of management to develop a positive climate and to make the very best of the facility with the resources available. Through interviews with private housing administration agencies and members of your local Housing Authority, you will be able to get an indication of the qualities looked for in both tenant and management. You will become aware of the legal recourse of both landlord and tenant. It is hoped that you will become more objective in your analysis of the plight of both parties in our present economic state.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. If possible, consult your home economics department files for copies of lease agreements and tenant requirements for low-income housing in your community. If information is not available, contact your Housing Authority office and private agencies which handle the management and rental fee collection of other low-income facilities. Much of this information may been been gathered in previous units.
   a. Develop a list of tenant responsibilities and a list of tenant rights.
   b. Develop a list of landlord responsibilities and a list of landlord rights.

2. Contact Legal Aid, California Real Estate Association, Apartment Association, and the Attorney Referral Service for your area. Write a brief summary of the function each services in tenant-landlord relations.

3. Read the portion of California Civil Practice Codes dealing with Tenant-Landlord Law. Your department may have a copy of Summary of California Tenant-Landlord Law, by Robert L. Dicker, Member of the California State Bar, 1975. Review this source thoroughly, making a complete summary of tenant-landlord rights.

4. Consult department files for a copy of The Ten Most Frequently Asked Questions on Tenant-Landlord, California Department of Consumer Affairs.

5. Develop a brochure on tenant-landlord rights and responsibilities. Include all information you have found to be helpful. The name, address, telephone number and eligibility requirements for all assisting agencies should also be included. This activity may be done as a small group project. Pilot testing is recommended before distribution in EDA areas.

6. Based on all the data gathered in this module, select for comparison two low-income developments or neighborhoods where management and maintenance are considered effective and two are not.
   a. Write a brief supported summary of the multiple qualities contributing to the success or failure of each.
   b. Based on your information, make recommendations for improvement.
   c. The results of this activity may be documented by interviews, photographs, and other visuals. The findings should be shared with your class.

Suggested Resources

Apartment Association.

California Civil Practice Codes. 1950.5-1954. California Real Estate Association.

Consumer Protection Division, Department of Weights and Measures and Consumer Fraud Division, District Attorney's Office. Tenant-Landlord Relations. Fresno, California, 1975.

Department of Consumer Affairs. The Ten Most Frequently Asked Questions on Tenant-Landlord. Sacramento, California: Department of Consumer Affairs, 1976. Free.

Dicker, Robert L. Member of the California State Bar. Summary of California Tenant-Landlord Law. 1975.

Moskovitz, Warner, Sherman. California Tenants Handbook. 2d ed. Berkeley, California: Nalo Press, 1974.

National Center for Housing Management. The On-Site Housing Manager's Resource Book: Housing for the Elderly. Washington, D.C.: The National Center for Housing Management, 1974.

Palo Alto Human Relations Committee. Tenant-Landlord. Palo Alto, California: 250 Hamilton Avenue, Palo Alto, California 94301. $1.00.

Progress Test

Your tenant-landlord rights and responsibilities brochure will serve as the Progress Test. Upon successful completion of this unit and a review of data from the previous unit, you are ready to take the Posttest.

APPENDIXES

Appendix A

Comparative Elements of Federally-Assisted Housing Programs Under Housing and Community Development Act of 1974.

Before using this chart, check if information is latest available.

Prepared by National Association of Housing and Redevelopment Officials, 2600 Virginia Avenue, Northwest, Washington, D.C. 20037, as supplement to September 1974 NAHRO Guide for Preparation of a Local Housing Assistance Plan.

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Section 8-Housing Assistance Payments (HAP) Program	Existing housing. Substantial rehabilitation. New construction Conventional financing. FHA mortgage insurance, public agency bonds Family housing assistance payments	For existing housing. Public housing agencies For other: Private, nonprofit, and public agency developers	80 percent of median household income for the local area, subject to adjustment upward or downward by HUD Secretary No continued occupancy limits	Minimum rent required equal to 15 percent of total family income No family shall pay more than 25 percent of its total income for rent	A minimum of 30 percent of national contract funds must go for very low-income families--families with incomes below 50 percent of the median income in local areas	Funding priority for non-elderly and for less than 50-unit projects will go to projects that provide assistance payments including not more than 20 percent of units
Traditional Public Housing	Substantial rehabilitation and new construction through turnkey or conventional methods Annual contributions to keep rents low	Public housing agencies	Income limits set by public housing agency with HUD approval up to income necessary to meet cost of available private housing in substantial supply in the local areas	Maximum rent required equal to 5 percent of gross family income or welfare housing payment	At least 20 percent of families in every project must be very low income, i.e. with income below 50 percent of the median income in the local areas	Public housing agencies must set tenant selection procedures to encourage a cross-section of income in the eligibility

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Traditional Public Housing (con't)			No continued occupancy limits	Except for minimum rent, no family shall pay more than 25 percent of its adjusted income for rent		
Section 235 Homeownership	Existing housing and new production FHA mortgage insurance Federal interest-rate reduction payment	Individual home purchasers	Same as for Section 8 (HAP) Program	A 3 percent downpayment is required	No requirement	No requirement
Section 236 Multi-family rental housing	Existing housing and new construction FHA mortgage insurance Federal interest rate reduction payment Additional assistance payment to sponsors for very-low income families	Private, nonprofit, cooperative housing sponsors	Same as for Section 8 (HAP) Program	Minimum rent equal to utility costs	At least 20 percent of units in new development must be for families unable to afford basic rent within 25 percent of their incomes	20 percent occupancy by very low-income families required in each project
Section 202 Direct loans for elderly housing	New construction Direct loans by federal government at going federal rate of interest (8.5 percent as of September 1974)	Nonprofit, limited profit, cooperative, and public agency sponsors	No specific limits families that can be reached utilizing a federal-rate interest.	No specific requirements, determined by interest rate and operating costs	Must serve low-and moderate-income families, in a mix to be determined by HUD Secretary	

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Section 202 Direct loans for elderly housing (con't)			Section 8 payments can be added for very low-income families			
Section 312 Rehabilitation loans	Direct loans to owners to rehabilitate their residential property or to an owner and/or tenants to rehabilitate non-residential property at interest rate not to exceed 3 percent, National revolving loan fund up to 150 million dollars is authorized. Maximum loan amounts residential property generally cannot exceed the cost of improvement or $12,000. adjusted for high cost area, or an amount which, when added to existing debt, does not exceed FHA 220 mortgage limits, whichever is lesser: non-residential property cannot exceed lesser of rehabilitation cost or $50,000. or 80 percent of property value after rehabilitation	Usually administered through local housing codes and rehabilitation agencies, or private agencies	No requirements property must be located in community development program areas or be eligible for urban homesteading program Often used in combination with rehabilitation grants that reach lower-income families	Not applicable	Not applicable	Not applicable

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
Rural Housing Programs		Administered by Secretary of Agriculture and covers rural areas, including places up to 20,000 population not in a standard metropolitan statistical area (SMSA) and having a serious lack of mortgage credit				
a. Section 504 Rehabilitation loans and grants	Minor improvements on existing single-family rural homes and farms, loan terms up to 20 years, maximum loan amount $5,000	Individual owner or public agency	None: essential to remove health and safety hazards	No requirement	No requirement	No requirement
b. Sections 514 and 516. Domestic farm labor loans and grants	Insured loans by Secretary of Agriculture Direct federal assistance by Secretary of Agriculture to cover up to 90 percent of housing development cost	Farm owners, associations of farmers, nonprofit organizations, public agencies	No specific limits: domestic farm labor	No requirement	Same additional assistance to reach low-income families as in Section 515 (see below)	No requirement
c. Section 515, Direct and insured loans for elderly and low-moderate income housing	Direct or insured loans from Secretary of Agriculture for multi-family rental housing Additional assistance payments to sponsors for very low-income families	Private, nonprofit corporations, consumers cooperatives, and public agencies	Elderly families and others of low and moderate income, without decent, safe, and sanitary housing who cannot be served by FHA 235 or 236 programs	No requirement	The Secretary of Agriculture is authorized to make rental assistance payments to families to reduce rents within 25 percent of their incomes. Up to 20 percent of unit	No requirement

Program	Scope and Financing	Eligible Sponsors	Maximum Income Limits	Minimum Rent/ Downpayment or Maximum Rent	Very Low-Income Family	Income Cross-Section
c. Section 515, Direct and insured loans for elderly and low-moderate income housing (con't)					in non-elderly housing can receive such assistance and up to 100 percent of units in housing for elderly and domestic farm labor	
d. Section 524, Housing site loans	Direct loans by Secretary of Agriculture at going federal rate of interest for acquisition of land as housing building sites	Public and private non-profit organizations	No precise limits: for low- and moderate- income families meeting same definitions as Section 515 above	No requirement	No requirement	No requirement

Appendix B

Shelter Journals and Periodicals

AD Architectural Design

AIA Journal American Institute of Architects

AR Architectural Review

American Institute of Planners Journal

Built Environment

Community Development Journal

Design and Environment

Ekistics

Environment

Environment and Behavior

Environment and Planning

Futurist

Journal of Housing

Journal of Urban Economics

Planner

Progressive Architecture

Town Planning Review

U.S. Department of Housing and Urban Development - HUD Challenge

U.S. Department of Housing and Urban Development - HUD Newsletter

Urban and Social Change Review

Urban Growth

Appendix C

MEMORANDUM--HOUSING AUTHORITIES CITY AND COUNTY OF FRESNO

TO : Boards of Commissioners
Housing Authorities of the
City and County of Fresno

DATE: December 1, 1975

FROM : B. W. Moore, Executive Director

SUBJECT: Characteristics of High and Low Cost
Public Housing Families

Tim Sciacqua, Acting Director of Operations, working toward his Master's Degree in Public Administration, has recently completed a study of the characteristics of high and low cost public housing families. Because this subject is of importance to our operation, the Authorities provided about ten man hours of staff time and approximately $30.00 worth of computer services to support the statistical analysis that was required.

The completed study presents some interesting observations which were not expected. A copy is attached for your information.

Tim Sciacqua
P. A. 520
Research Report
November 22, 1975

Characteristics of High and Low Cost Public Housing Families

Proponents and critics of public housing alike have long theorized that the difficulties experienced by the nations' housing authorities with respect to collection losses and damage to public property are the direct result of families possessing certain definable demographic and/or social characteristics.

It appears to be a popularly held belief for instance that families with female heads of household and large numbers of children tend to be more delinquent in paying rent and charges and cause greater damage to the housing units in which they reside than do families with male heads of households and fewer children.

This belief is unquestionably widely held, the apparent result of a deeply ingrained "common sense" logic that female heads of household are less able to control the actions of their children than their male counterparts, and that the problems inherent in a mother's control of her children multiply with the number of children.

Another widely held notion is that families receiving some form of welfare assistance, especially Aid to Families with Dependent Children (AFDC), are more likely to fit into that costly category to housing authorities than families where the principal breadwinner is employed. This belief appears to be the result of certain commonly held values collectively known as "the Protestant work ethic." Where the heads of households are employed, it is theorized, families have greater respect for the dwellings in which they reside, and their obligation to pay rent and other charges.

The purpose of this study is to explore the above stated notions and beliefs through the establishment or denial of several testable hypotheses. The statement of the problem is more specifically stated in terms of the following question: is there a relationship between certain demographic and/or social characteristics of families having vacated the public housing program of the City of Fresno and the tendency of those families to be high cost as opposed to low cost?

The study is of necessity limited to the public housing program of the City of Fresno since there were limited resources in terms of time and data to survey other housing authorities with respect to their experiences with high and low cost families. In fact, the data collected for this study was taken from the entire population of high and low cost public housing

families as defined later in this report. A survey of such was not utilized. Generalizations regarding high cost families in other housing authority jurisdictions from these study results should be made therefore very cautiously.

With that disclaimer in mind, the following six hypotheses are offered:

1. Families with female heads of household are more likely to be high cost than low cost.
2. Families with male heads of household are more likely to be low cost than high cost.
3. Families receiving some form of welfare assistance, particularly AFDC, are more likely to be high cost than low cost.
4. Families wherein the principal breadwinner is employed are more likely to be low cost than high cost.
5. Families with three or more children are more likely to be high cost than low cost.
6. Families with two or fewer children are more likely to be low cost than high cost.

In order to test the above hypotheses it is necessary to operationally define the following terms:

High Cost Family. A family vacating a conventional public housing unit with an account balance in excess of $300.00, or a Section 23 leased housing unit with an account balance in excess of $500.00
Low Cost Family. A family vacating a conventional or Section 23 leased housing unit and receiving a partial or total deposit refund.

Data was collected with respect to high and low cost families for the period extending from January 1, 1975, through September 30, 1975, a period of nine months. In that nine month period, there were 255 families vacating the program that fell into the two categories identified above. One hundred twenty-seven families were high cost and one hundred twenty-eight were low cost.

Three tables were constructed from the data described above, holding high cost and low cost families constant in an effort to gain insight into the distribution of data among the cells of the three tables.

Table A was constructed with male and female heads of household as the independent variable. As can be seen from the table, while only 60 of

Table A

	High Cost	Low Cost	
MALE	32 25.2%	28 21.9%	60
FEMALE	95 74.8%	100 78.1%	195
	N=127	N=128	255 total

the 255 cases were male heads of household as opposed to 195 female heads of household, there is an almost equal distribution between high and low cost families for both male and female heads of household.

Two measures of association were selected for testing the first two hypotheses against the data reflected in Table A. They are Yules Q, and the Phi Coefficent. The results are as follows: Yules Q shows a .09215 correlation between head of household and the tendency of families to be high or low cost, and the Phi Coefficent shows a .03916 correlation between the variables.

The first two hypotheses pertaining to the tendency of families to be high or low cost on the basis of whether the heads of household are male or female is denied since the degree of correlation is negligible.

Table B was constructed with sources of income as the independent variables.

Table B

	High Cost	Low Cost	
AFDC/WIN	58 45.7%	52 40.9%	110
EMP	22 17.3%	14 11.0%	36
AFDC/EMP	21 16.5%	9 7.1%	30
SSI/SSA	7 5.5%	32 25.2%	39
AFDC/SSI	13 10.2%	8 6.3%	21
OTHER	6 4.2%	12 9.4	18
	N=127	N=127	254 total

These variables were categorized into six possible combinations: Aide to Families with Dependent Children/Work Incentive Program (AFDC/WIN), Employed (EMP), AFDC/EMP, Social Security/State Old Age Pension (SSI/SSA), AFDC/SSI, and other sources of income.

As can be seen from the table, the largest category of welfare recipients, 110 cases, are AFDC/WIN. The distribution of those cases between high cost and low cost is almost equal. Furthermore, in both the employed categories, i.e., EMP and AFDC/EMP, the majority of cases are high cost rather than low cost, as is suggested by hypotheses 3 and 4.

Another interesting result can be seen from the data in Table B. In the category SSI/SSA, 82.1% of the cases fall into the low cost cell as opposed to 17.9% of the cases in the high cost cell, showing that the elderly and/or handicapped tend to be low cost as opposed to high cost.

The method of association selected for testing hypotheses 3 and 4 against the data reflected in Table B was Cramers' V, the counterpart of the Phi Coefficient for greater than 2X2 tables. The result is as follows: Cramers' V shows a .32069 correlation between source of income and the tendency of families to be high or low cost.

There is therefore a correlation between sources of income and the tendency of families to be high or low cost, but the degree of association is, once again, negligible, and in the opposite direction as hypothesized. The hypotheses are denied.

Table C was constructed with the number of children in families as the independent variables. As can be seen from the table, 110 of the 255 families had 3 or more children as opposed to 145 families with 2 or fewer children. The preponderance of families with 2 or less children were low cost, while the majority of families with 3 or more children were high cost.

Table C

	High Cost	Low Cost	
0	6 15.8%	32 84.2%	38
1 and 2	32 29.9%	75 70.1%	107
3 and 4	55 75.3%	18 24.7%	73
5 or more	34 91.9%	3 8.1%	37
	N=127	N=128	255 total

The method of association selected for testing hypotheses 5 and 6 against the data reflected in Table C was Cramers' V. The result is as

follows: Cramers' V shows a .55939 correlation between the number of children in families and their tendency to be high or low cost.

This is a substantial degree of association which increases with the number of children in families. For instance, only 29.9% of the families with 1 or 2 children were high cost while 75.3% of the families with 3 or 4 children were high cost and 91.9% of the families with 5 or more children were high cost.

On the basis of the data presented, therefore, hypotheses 5 and 6 are established.

It may be concluded from the results of this study that at least for Fresno's public housing program the widely held notions and stereotypes characterizing the high cost family as one with a female head of household, receiving welfare, and with a large number of children is myth. The number of children in the family is very definitely associated with being in the high cost category, but the other characteristics do not correlate.

The study results are useful for directing the management and social services components of the Housing Authority's program in the direction of families with large numbers of children. As a result of popularly held myths, such as the ones identified in the opening comments of this report, scarce management and social services resources might well be directed toward families with female heads of household and/or receiving AFDC, in stead of in the direction of families with large numbers of children. If the goal is to reduce the cost to the public by reduction in rent and charge collection losses and damage to public property, this would clearly be a misdirection of resources.

Finally, it should be reiterated that the data utilized in this study was collected from the entire population of high and low cost families vacating the public housing program operated by the Housing Authority of the City of Fresno for a specified period of time. Since sampling techniques were not utilized, measures of statistical significance were not necessary. Neither, was a result, can generalizations or inferences from beyond the public housing program of the City of Fresno be made without a good deal of subjectivity.

Appendix D

Some Physical and Visual Attributes of the Housing Bundle

Dwelling Unit

Overall structural condition
General housekeeping
Condition of ceilings
Condition of walls
Condition of floors
Condition of lighting
Condition of windows

Structure and Parcel

Condition of structure exterior
Overall parcel condition
Quality of exterior
Parcel landscaping
Trash on parcel
Nuisances affecting parcel
Condition of drives and walks

Adjacent Structures and Parcels

Condition of structures
Condition of parcels
Structural quality of poorer adjacent structures
Structural quality of better adjacent structures
Parcel quality of poorer adjacent parcels
Parcel quality of better adjacent parcels
Nuisances affecting adjacent properties
Sample porperty relative to adjacent properties

Block Face

Neighborhood problems
Percent residential
Percent commercial and residential
Percent vacant
Percent in poor condition
Percent in good condition
Block landscaping
Trash on block
Condition of street
Condition of curbs

Amount of commercial traffic
Nuisances affecting block
Condition of alleyways
Cleanliness of alleyways
Overall block condition

Source: Kain, John and John Quigley, "Measuring the Value of Housing Quality," Journal of the American Statistical Association, 65, (June 1970), 535.

MODULE PRE/POSTTEST

Student_____

Low-Income Housing

Instructor_____

Date_____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. List some of the characteristics of low-income life styles. Give the sources for evidence to support your list.

2. Define "slum."

3. Define "ghetto."

4. Discuss the April 1976 Supreme Court decision on HUD funding for public assisted housing.

5. Anthony Downs' Opening Up the Suburbs is a pivotal work dealing with slums, ghettos, and alternatives to inadequate shelter and the non-supportive life styles that may be a result of this environment. Discuss the pros and cons of opening up the suburbs through an "economic mix."

Pre/posttest (continued)

6. What is self-help housing? How is it financed? What are the qualifications for applying? Is it Successful? Why?

7. Discuss the minimum requirement of adequate shelter in our society.

8. Define:

   a. segregation -

   b. urban renewal -

   c. block busting -

   d. red lining -

   e. blight -

   f. neighborhood cohesiveness -

   g. Housing Authority -

   h. HUD -

   i. NAHRO -

   j. EDA -

   k. Section 8 HAP -

   l. Section 236 -

   m. Section 202 -

9. List three agencies or associations providing assistance for low-income tenant-landlord relations.

   a.

   b.

   c.

10. List the essential qualities of a housing manager and maintenance program for a large low-income housing development.

ANSWER KEY
MODULE PRE/POSTTEST

Low-Income Housing

Instructor:	**Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.**

1. High unemployment, feeling of hopelessness, lack of self-esteem, lack of opportunity, inadequate surroundings, numerous single heads of household, low educational expectations, high crime rate, fear, and lack of safety and trust. The burden of poverty weighs most heavily on families of 3-plus children, youth, the elderly, the unemployed, minority groups. (Canty, Will, Downs, Irelan)

2. A place of physical decay and social disorganization (Canty).

3. A place where people of a certain color, nationality, or religion are confined.

4. Refers to a lower Chicago court case stating HUD is responsible for perpetuating segregation by funding public assisted shelter in urban ghettos. (Watch current periodicals for more information on court actions and appeals.)

5. <u>Pros</u>
   top priority on achieving population balance concerning job accessibility
   personal movement--safety, security, accessibility
   normal child play interactions to reinforce positive values and attitudes
   school interaction--continuous exposure to positive value of education; not bused into a positive situation, then removed to ghetto
   direct environmental impact on welfare--safety, sanitation, non-pollutants
   use of shared facilities
   would help eliminate two separate societies which may ultimately war with one another
   will provide an opportunity for self-improvement rather than hopeless dependence on public assistance

   <u>Cons</u>
   initially expensive
   racial bias
   impact on property values
   would eliminate status--more affluent communities would have to bear a fairer share of costs of social services for the poor
   higher taxes
   would necessitate change in building codes, square footage, lot size in many areas

6. Homes are built by groups of low-income families with the help of Self Help staff and Vista volunteers. Families move into self-constructed single family dwellings. Sixty percent of work done by women; 40 hours a week; 8-9 months construction time. Federal Housing Act of 1961 Farmers Home Administration's loans to low-income rural residents. Families can build and maintain a positive home. Ten years in operation. Most successful in rural areas.

7. Safe, sanitary, supportive--repairs on a regular basis; no waiting for major restoration.

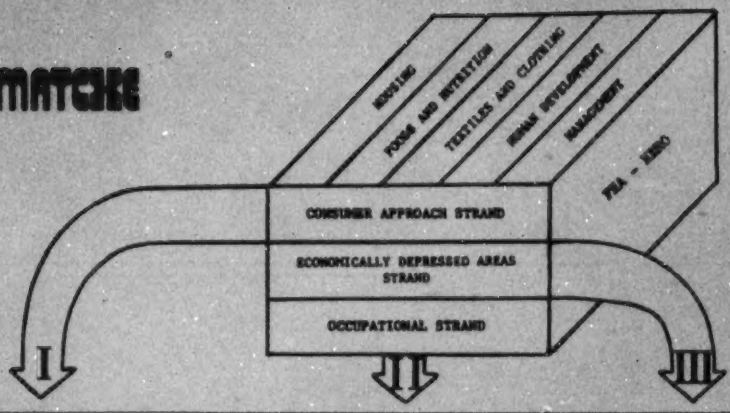
8. a. segregation--separation of two societies may be economics, racial, religious, or a combination
   b. urban renewal--renew an old, deteriorated area (less than one twentieth of the families uprooted by urban renewal are ever replaced; areas cleared but funds usually do not last through restoration)
   c. block busting--instill fear that a neighborhood is going "black"; run up sales costs
   d. red lining--illegal practice of making an area that cannot get financing
   e. blight--evidence of deterioration
   f. neighborhood cohesiveness--neighborhood banding together for a central cause, hopefully maintenance and protection from crime by cooperation and interdependence
   g. Housing Authority--management facility for handling traditional public housing; government, buy, build, and run some facilities rural and urban authorities
   h. HUD--Department of Housing and Urban Development
   i. NAHRO--National Association of Housing and Redevelopment Officials
   j. EDA--Economically Depressed Areas
   k. Section 8 HAP--Housing Assistance Payment Program (tenants negotiate own lease; direct payment to landlord; one of the few low-income programs still funded)
   l. Section 236--multi-family rental housing (no new funding; many units built under these funds; 20 percent very low-income; 20 percent also unable to afford rent within 25 percent of income)
   m. Section 202--direct loans for elderly housing (must serve low and moderate income families)

9. Legal Aide--Federal Poverty Guidelines
   Department of Consumer Affairs--all incomes
   Apartment Association--all incomes
   Attorney Reference Service--$5 for up to one half hour with a local attorney

10.

Personal Manager	Maintenance
firm kindness	safe
consistent enforcement of rules	sanitary
pleasant disposition	supportive
patient	no broken glass
bilingual in some areas	grounds, shrubs, walks, and parking maintained
member of a minority in some cases	regular repairs
an understanding of poverty	preventive upkeep, not major restoration
commands respect	
desirable to have a resident manager	

MATCHEE



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele